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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/508,942	10/01/2004	Mi-Sun Sung	MUHAN1.001APC	7555
20995 7590 11/26/2007 KNOBBE MARTENS OLSON & BEAR LLP 2040 MAIN STREET FOURTEENTH FLOOR IRVINE, CA 92614			EXAMINER ZIEGLE, STEPHANIE M	
			ART UNIT 4143	PAPER NUMBER
			NOTIFICATION DATE 11/26/2007	DELIVERY MODE ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary	Application No. 10/508,942	Applicant(s) SUNG, MI-SUN	
	Examiner Stephanie Ziegler	Art Unit 4143	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 01 October 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-13 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-13 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 01 October 2004 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some * c) ☐ None of:
1. ☒ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☒ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>01 October 2004</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of Claims

1. This action is in reply to the application filed on 01 October 2004.
2. Claims 1-13 are currently pending and have been examined.

Priority

3. Acknowledgment is made of applicant's claim for foreign priority under 35 U.S.C. 119(a)-(d). The certified copy has been filed in parent Application No. KR 10-2002-0017709, filed on 01 April 2002.
4. Receipt is acknowledged of papers submitted under 35 U.S.C. 119(a)-(d), which papers have been placed of record in the file.

Information Disclosure Statement

5. The Information Disclosure Statement filed on 01 October 2004 has been considered. An initialed copy of the Form 1449 is enclosed herewith.

Drawings

6. The drawings are objected to as failing to comply with 37 CFR 1.84(p)(5) because they do not include the following reference sign(s) mentioned in the description: 200, 210 and 220. Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to the Office action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will be notified and informed of any required

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corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

Specification

7. Applicant is reminded of the proper language and format for an abstract of the disclosure.

The abstract should be in narrative form and generally limited to a single paragraph on a separate sheet within the range of 50 to 150 words. It is important that the abstract not exceed 150 words in length since the space provided for the abstract on the computer tape used by the printer is limited. The form and legal phraseology often used in patent claims, such as "means" and "said," should be avoided. The abstract should describe the disclosure sufficiently to assist readers in deciding whether there is a need for consulting the full patent text for details.

The language should be clear and concise and should not repeat information given in the title. It should avoid using phrases which can be implied, such as, "The disclosure concerns," "The disclosure defined by this invention," "The disclosure describes," etc.

8. The abstract of the disclosure is objected to because of the self-evident clause "*Disclosed are...*". Correction is required. See MPEP § 608.01(b).

Claim Rejections - 35 USC § 102

9. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

10. Claims 1-3, and 6 are rejected under 35 U.S.C. 102(b) as being anticipated by Walker et al., U.S. 6,193,155 B1, (hereinafter Walker '155).

Examiner's Note: The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures

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may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

Claim 1:

Walker '155 et al., as shown, discloses the following limitations:

- *receiving a request for use of the gift certificate from a user of a credit card* [column 3, lines 58-60; receiving a request to authorize redemption of a gift certificate for an identified value] *through a communication network* [see at least column, 3 lines 43-51: transmitting a request for authorization , including the certificate identifier, to a central server...terminal then receives an authorization code from the server...];
- *verifying whether the gift certificate is usable in response to the received request for use of the gift certificate* [column 3, lines 66-67 to column 4, line 1: analyzing the account data to determine whether to authorize the redemption of the identified gift certificate];
- *if it is determined that the gift certificate is usable, configuring the limit of the gift certificate in the credit card of the credit card user* [Column 4, lines 4-6: updating the account data to reflect redemption of the identified gift certificate for the identified value].

Claim 2:

Walker '155 et al., as shown, discloses the following limitations:

- *receiving a request for use of the gift certificate from a user of a credit card* [column 3, lines 58-60; receiving a request to authorize redemption of a gift certificate for an identified value] *through a communication network* [see at least column, 3 lines 43-51: transmitting a request for authorization , including the certificate identifier, to a central server...terminal then receives an authorization code from the server...];

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- *verifying whether the gift certificate is usable in response to the received request for use of the gift certificate* [See at least column 3, lines 66-67 to column 4, line 1: analyzing the account data to determine whether to authorize the redemption of the identified gift certificate];
- *if it is determined that the gift certificate is usable, configuring the gift certificate balance in an account of the credit card user* [See at least Figure 5 items 502 and 506 and related text; and See at least column 7, lines 3-5: available credit line stores the amount of unused credit available...].

Claim 3:

Walker '155, as shown, discloses the following limitations:

- *wherein the receiving step comprises the step of receiving information on the request for use of the gift certificate including a gift certificate authentication number* [See at least column 4, lines 1-2: an authorization code] *and credit card information of the credit card user* [See at least figure 4: account identifier, original credit line, and available credit line and related text].

Claim 6:

Walker '155, as shown, discloses the following limitations:

- *wherein the credit card is an account transaction card* [See at least column 5, lines 10-12: a stored value card, or a magnetic stripe card having an alias account number stored thereon].

11. Claim 10 is rejected under 35 U.S.C. 102(b) as being anticipated by Walker et al., U.S. 6,330,544 B1 (hereinafter Walker '544)..

Claim 10:

Walker '544 et al., as shown, discloses the following limitations:

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- *a credit card gift certificate server for receiving a request for use of the credit card gift certificate from a user of a credit card, verifying whether the gift certificate is usable in response to the received request for use of the gift certificate, and configuring the limit of the gift certificate in the credit card of the credit card user if it is determined that the gift certificate is usable* [See at least Figure 3 and related text combination of items 302, 304, 306, 308, 310. wherein the combination of RAM, ROM, a Clock, a CPU and a Communication port would constitute a server];
- *a credit card company's server for managing credit card transactions* [See at least combination of items 302, 304, 306, 308, 310. wherein the combination of RAM, ROM, a Clock, a CPU and a Communication port would constitute a server];
- *a gift certificate issuing information storing means for storing information on issuance of the credit card gift certificate* [See at least item 314, transaction database];
- *a credit card information storing means for storing information on the credit card* [See item 314, transaction database].

Claim Rejections - 35 USC § 103

12. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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13. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

14. Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al. (U.S. 6,193,155 B1), (hereinafter Walker '155), in view of Loeb et al (U.S. 6,006,205).

Claim 4:

Walker '155, as shown in the rejections, discloses the limitations of claim 1. Walker '155 does not disclose *determining whether the credit card of the user is usable*. Loeb, however, in at least column 11, lines 38-41 discloses, "a test is performed by the credit card issuer to determine if the credit card is valid...." It would have been obvious to one skilled in the art at the time of the invention to combine the credit card/gift certificate method with Loeb's verification step because it would aid in "reducing the likelihood that a consumer will call the retailer for customer service purposes" (Loeb, Column 2, lines 36-37).

15. Claim 5 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al.(U.S. 6,193,155 B1), (hereinafter Walker '155), in view of the Bookstore Manager Software Reference Manual Vs. 6.00 (hereinafter Reference Manual).

Claim 5:

Walker '155, as shown in the rejections, discloses the limitations of claims 1 and 2. Walker '155 does not disclose *determining a payment amount to be paid by the user in consideration of the configured limit of the gift certificate*. The reference manual, however, in at least page 7, bullet <F13> Gift Certificate, letter b discloses, "If the gift certificate is for less than the "Payment Amount" due on the current POS transaction, the remaining "Payment Amount" will be shown...". It would have been obvious to one skilled in the art at the time of the invention to combine the credit card/gift certificate

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method with the reference manual's payment amount determination step because it will minimize subtraction errors on behalf of the customer and help the transaction to be completed more efficiently.

16. Claim 7 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al. (U.S. 6,193,155 B1), (hereinafter Walker '155), in view of the Sunshine Support Services MMS Receipt Printer Example.

Claim 7:

Walker '155, as shown in the rejections, discloses the limitations of claim 1. Walker '155 does not disclose *marking sales classification on a credit card sales slip in consideration of the limit of the gift certificate*. The Receipt Printer Example, however, in at least the sample receipt illustrations discloses the sales classifications of Cash, Check, and MasterCard (credit card). It would have been obvious to one skilled in the art at the time of the invention to combine the credit card/gift certificate method with the Receipt Printer Example because it explicitly informs the customer how the payment amount was itemized among multiple payment methods.

17. Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al.(U.S. 6,193,155 B1) , (hereinafter Walker '155), in view of the Bookstore Manager Software Reference Manual Vs. 6.00 (hereinafter Reference Manual).

Claim 8:

Walker '155, as shown in the rejections, discloses the limitations of claim 1. Walker '155 also discloses the following limitation:

- *updating the limit of the gift certificate* (see at least column 4, lines 5-6).

Walker '155 does not disclose the following limitation but the Reference Manual, however, as shown, does:

- *marking the updated limit of the gift certificate on a credit card sales slip upon approval of the credit card transactions(see at least page 7, bullet <F13> Gift Certificate, letter a), "... If there is a balance left on the gift certificate, it will be printed on the sales receipt."*

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It would have been obvious to one skilled in the art at the time of the invention to combine the credit card/gift certificate method and the updating limit step with the reference manual's marking the updated limit step because it will decrease the amount of declined gift certificate transactions due to informing the customer about the remaining balance of the gift certificate.

18. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al. (U.S. 6,193,155 B1) , (hereinafter Walker '155), in view of the Lamiell: ONLINE BILL-PAYING ON THE MENU FOR EARLY '98 CHASE MANHATTAN WILL BECOME FIRST U.S. BANK TO OFFER SERVICE.

Claim 9:

Walker '155, as shown in the rejections, discloses the limitations of claim 2. Walker '155 does not disclose *payment account of the credit card user is one of a payment account for the credit card of the credit card user and other virtual accounts designated by the credit card user.* Lamiell, however, in at least paragraphs 2 and 5 discloses, "...Beginning early next year, Chase Manhattan Corp. will become the first U.S. bank to allow customers to look at and pay bills directly over the Internet... The service will first be marketed to Chase checking account holders who also have a Chase mortgage or credit card, and who bank online..." It would have been obvious to one skilled in the art at the time of the invention to combine the credit card/gift certificate method with the Lamiell's online credit card bill payments because, "Customers ... won't have paper to deal with. They will be able to gain private access to their accounts, view their statements and pay them, all by using a personal computer...(Lamiell Abstract lines 1-2)."

19. Claim 11 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al. (U.S. 6,330,544 B1), (hereinafter Walker '544), in view of Walker et al.(U.S. 6.193,155 B1) , (hereinafter Walker '155).

Claim 11:

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Walker '544, as shown in the rejection, discloses the limitations of claim 10. Walker '544 does not disclose the following limitations but Walker '155 however, as shown discloses:

- *a gift certificate authentication number* [see at least column 4, lines 1-2: an authorization code]
- *credit card information* [See at least figure 4, items 402 and 404: account identifier, original credit line, and available credit line] *of the credit card user are received upon receipt of the request for use of the gift certificate.*

It would have been obvious to one skilled in the art at the time of the invention to combine the credit card/gift certificate system with Walker '155's authentication number and credit card information because it would "facilitate commerce with preventing fraud (Walker '155, Column 1, lines 33-34)."

20. Claim 12 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al (U.S.6,330,544 B1) , (hereinafter Walker '544), in view of the Bookstore Manager Software Reference Manual Vs. 6.00 (hereinafter Reference Manual).

Claim 12:

Walker '544, as shown in the rejections, discloses the limitations of claim 10. Walker '544 does not disclose *determines a payment amount to be paid by the user in consideration of the established limit of the gift certificate.* The Reference Manual, however, in at least page 7, bullet <F13> Gift Certificate, letter b discloses, "If the gift certificate is for less than the "Payment Amount" due on the current POS transaction, the remaining "Payment Amount" will be shown...". It would have been obvious to one skilled in the art at the time of the invention to combine the credit card/gift certificate system with the reference manual's payment amount determination step because it will minimize subtraction errors on behalf of the customer and help the transaction to be completed more efficiently.

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21. Claim 13 is rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al. (U.S. 6,330,544 B1) , (hereinafter Walker '544), in view of Walker et al.(U.S. 6,193,155 B1) , (hereinafter Walker '155).

Claim 13:

Walker '544, as shown in the rejection, discloses the limitations of claim 10. Walker '544 does not disclose *credit card is an account transaction card*. Walker '155, however, in at least column 5, lines 10-12 discloses, "a stored value card, or a magnetic stripe card having an alias account number stored thereon." It would have been obvious to one skilled in the art at the time of the invention to combine the credit card/gift certificate system with Walker '155's stored value or magnetic stripe card because it makes it simpler to "verify the authenticity of such gift certificates (Walker '155, column 1, line 54)" and it provides the advantage of being hard to "fraudulently duplicate (Walker 155, column 1, line 65).

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Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the Examiner should be directed to **Stephanie M. Ziegler** whose telephone number is **571.272.4417**. The Examiner can normally be reached on Monday-Friday, 6:30am-4:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **JAMES A. REAGAN** can be reached at **571.272.6710**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair> <<http://pair-direct.uspto.gov>>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at **866.217.9197** (toll-free).

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Stephanie M. Ziegler
Patent Examiner
Art Unit 4143
06 November 2007
/Stephanie Ziegler/
/JAMES A REAGAN/ Supervisory Patent Examiner, Art Unit 4143